



# THRIFT SAVINGS PLAN FACT SHEET

## Using the TSP Web Site and the ThriftLine

General information about the Thrift Savings Plan (TSP), as well as specific information about your TSP account, are available through two electronic media — the TSP Web site and the ThriftLine (the TSP's automated telephone system). You can also use these media to perform certain account transactions. The Web site and ThriftLine are available 24 hours a day, 7 days a week.

To access your account information through either the TSP Web site or the ThriftLine, you will need your Social Security number (SSN) and your TSP Personal Identification Number (PIN). (If you have lost or forgotten your PIN, you can request a new one on the Web site or the ThriftLine.) Your TSP PIN is *not the same* as your PIN for any other Government system (e.g., Employee Express, PostalEASE, MyPay).

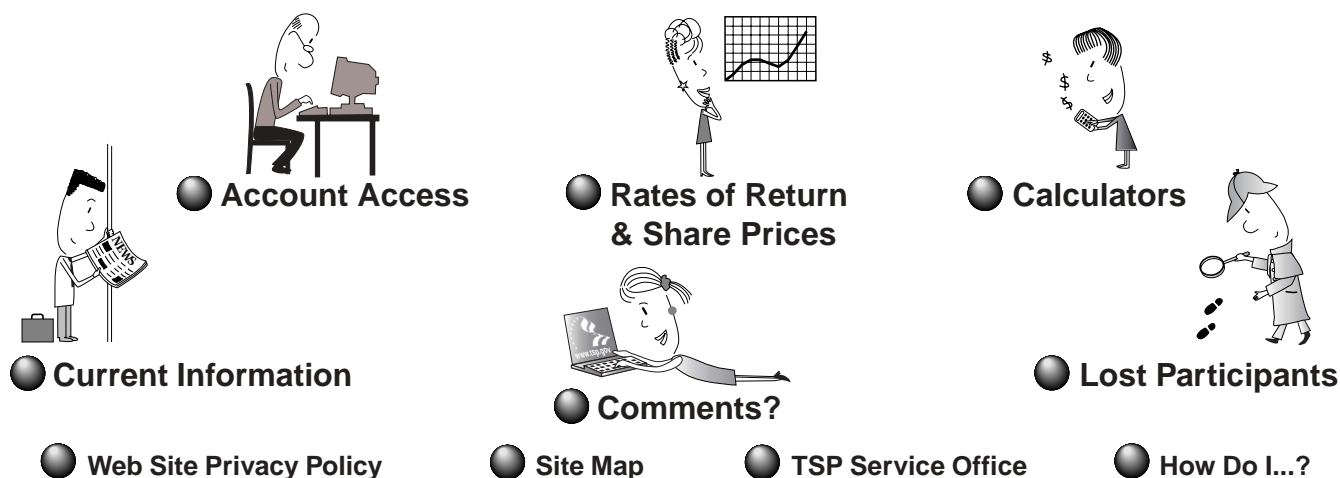
For basic information about the TSP, civilian employees should read the *Summary of the Thrift Savings Plan for Federal Employees*; members of the uniformed services should read the *Summary of the Thrift Savings Plan for the Uniformed Services*. You can obtain a copy from your agency or service if you are currently employed or from the TSP Service Office if you are separated from service. The Plan Summaries and other useful publications are also available in the Forms & Publications sections of the TSP Web site.

We are constantly updating the ThriftLine and enhancing the TSP Web site with new information and features. Visit our Web site often to stay abreast of the latest TSP developments.

### TSP Web Site — [www.tsp.gov](http://www.tsp.gov)

The TSP Web site provides *general information* about the TSP that is applicable to the entire Federal workforce, as well as *specific information* that is relevant only to civilians or only to members of the uniformed services. In the general section of the site, all participants can access their own ac-

counts, review current TSP information or rates of return, or use interactive calculators. In separate civilian and uniformed services sections, participants can find specific participation rules and the related forms and publications that apply to them.



## GENERAL INFORMATION

### Account Access

You can find information about your TSP account and perform certain transactions in this section.

**Account Security.** To maintain the security of your TSP account, you can access specific account information on the Web site only if you enter a valid SSN and a 4-digit TSP PIN. (If you have both a civilian and a uniformed services account, you will be taken to the account that corresponds with the PIN you entered. If you have customized your PIN to be the same for both accounts, you will be asked which account you wish to access.) Your browser must be equipped with Secure Sockets Layer (SSL) and have 128-bit encryption.

For security, we recommend that you close your Web browser when you finish accessing your TSP account. If you have no activity in the secure section of the TSP Web site for more than 5 minutes, your session in the Account Access section will expire and you will have to log in again. Under no circumstances should you save your SSN and PIN on your browser.

**Options.** You have a number of options on the Account Access menu. You can:

- View your account balance in both dollars and shares. (This information is updated each business day.)
- View your quarterly participant statements.
- Review your current contribution allocation or change the allocation of your future contributions (and loan payments or money you transfer into the TSP from other plans) among the five TSP funds.
- Make, change, or cancel an interfund transfer request to redistribute your existing account balance.
- View the loan amount available to you and the current loan interest rate.
- Initiate (and, in some cases, complete) a loan or withdrawal request.
- Review your outstanding loan balance, loan terms, and prepayment information.
- Reamortize an outstanding loan.
- Change your TSP PIN to another 4-digit PIN of your choice.
- If you are separated from service, update your address in your TSP records.

### Other Sections

**Rates of Return & Share Prices.** In this section, you will find daily and historical share prices, as well as monthly, 12-month, and historical monthly rates of return for the TSP funds and related indexes.

**Calculators.** The Web site offers several on-line calculators to help you make important decisions related to your TSP participation:

- *Projecting Your Account Balance* — Use this calculator to project the growth of your existing account balance and estimate the growth of your future TSP contributions and earnings.
- *Elective Deferral Calculator* — If you are in a high salary bracket, use this calculator to ascertain how much you can contribute each pay period without exceeding the IRS elective deferral limit before the end of the year.
- *Loan Calculator* — Use this calculator to estimate what your loan payments would be, based on the amount you want to borrow, the loan interest rate at the time you take your loan, and the duration of your loan.
- *Annuity Calculator* — Use this calculator to estimate the payments for any type of TSP annuity.
- *Monthly Payment Calculator* — Use this calculator either to estimate the number of monthly payments you will receive if you choose to withdraw your account in monthly payments of a specified amount, or to estimate the amount of your monthly payment if you choose to have monthly payments computed based on IRS life expectancy tables.
- *Retirement Planning Calculator* — Link to the American Savings Education Council's "Ballpark Estimate" calculator to estimate how much money you would need to meet your retirement goals.

**Current Information.** Look in this section for TSP and IRS contribution limits, the latest loan interest rate, TSP open season dates, the annuity interest rate index, Plan News, and other regularly updated information.

**Comments?** Use this section to send us your comments about the TSP Web site. Although we cannot answer individual questions, we review all comments and use many of your suggestions to improve the site.

**Lost Participants.** TSP participants whose accounts have been declared abandoned are listed in this section. To assist participants (or their beneficiaries) in claiming their accounts, lists are provided according to the names, last known states of residence, and last employing agencies of participants the TSP has been unable to locate.

**How Do I . . . ?** Use this section to link to information that is useful for managing your account (e.g., how to enroll, change, or stop your contributions, request an interfund transfer or contribution allocation, report a change of address, name a beneficiary, take out a loan, or make a withdrawal).

**Other Relevant Information.** You will also find links to the Web site privacy policy, a site map depicting how the Web site is organized, and information for contacting the TSP Service Office.

## SPECIFIC INFORMATION



### Civilian

- TSP Features
- Forms & Publications
- Info for Agency Reps



### Uniformed Services

- TSP Features
- Forms & Publications
- Info for Service Reps

### *For Federal Civilian Employees*

In the **Civilian** section of the Web site, you will find descriptions of important features of the TSP for FERS and CSRS participants, copies of TSP forms and publications, and information for agency representatives.

**TSP Features.** This area contains basic information for civilian participants about the various aspects of the TSP, including plan rules, tax advantages, agency contributions, investment options, the transfer of money into the TSP from other plans, the loan program, withdrawal options, and spouses' rights.

**Forms & Publications.** The latest versions of TSP forms for civilian participants, booklets, fact sheets, tax notices, and other documents are in this area. These forms and publications are available in Adobe Acrobat format for viewing and printing. If you do not have Adobe Acrobat installed on your computer, you can obtain a free copy from the Web site.

**Info for Agency Reps.** This area contains TSP Bulletins and information useful to agency personnel and payroll staff.

### *For Members of the Uniformed Services*

In the **Uniformed Services** section of the Web site, you will find descriptions of important features of the TSP for members of the uniformed services, copies of TSP forms and publications, and information for service TSP representatives.

**TSP Features.** This area contains basic information for members of the uniformed services about the various aspects of the TSP, including plan rules, tax advantages, investment options, the transfer of money into the TSP from other plans, the loan program, withdrawal options, and spouses' rights.

**Forms & Publications.** The latest versions of TSP forms for members of the uniformed services, booklets, fact sheets, tax notices, and other documents are in this area. These forms and publications are available in Adobe Acrobat format for viewing and printing. If you do not have Adobe Acrobat installed on your computer, you can obtain a free copy from the Web site.

**Info for Service Reps.** This area contains TSP Bulletins and information useful to service TSP representatives and payroll staff.

# ThriftLine — (504) 255-8777

The ThriftLine menu offers two main choices:

- Plan Information
- Account Information and Transactions

If you need personal assistance, you can press “0” to speak to a participant service representative at any time between 7:00 a.m. and 4:30 p.m., central time, on business days.

## Plan Information

You do not need your SSN or PIN to access Plan Information. Plan Information provides you with daily share prices for each of the TSP funds, the rate of return for each fund as of the end of each month, the compound 12-month rates of return, the current loan interest rate, and the current annuity interest rate index. If you choose Plan News, you will learn about changes to the TSP that may affect your participation or your account, as well as other current items of interest.

## Account Information and Activity

In this section, you can obtain personal account information, perform certain transactions, or change your PIN. Account information is updated each business day.

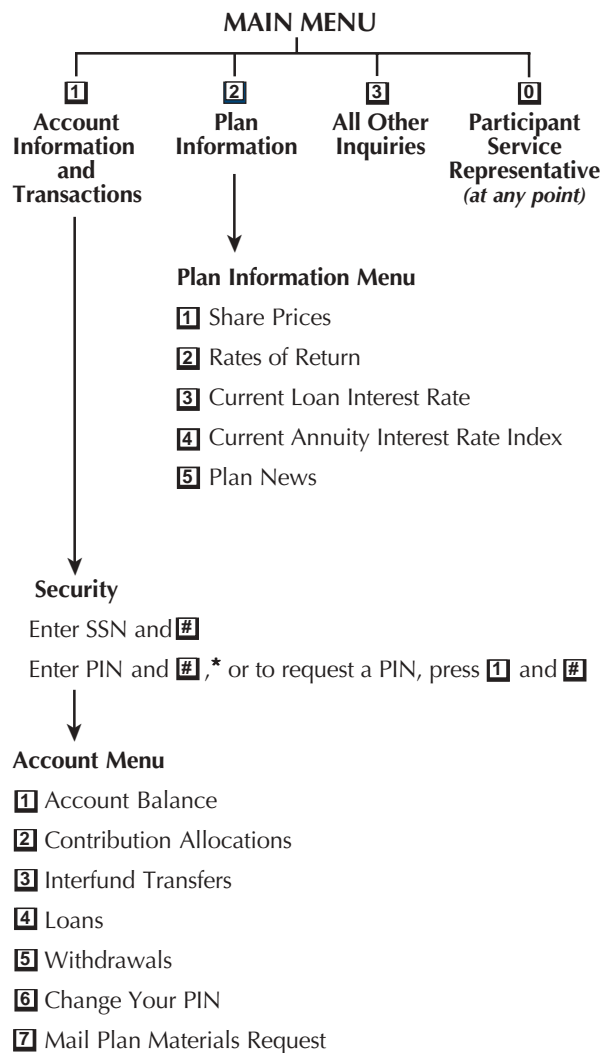
**Account Security.** When you access this section from the ThriftLine main menu, you are asked to provide your SSN and a valid TSP PIN. (**Note:** If you do not know your PIN, you can request to have a new PIN mailed to you. You will receive your new PIN in the mail in about 10 days.)

**Options.** You have a number of options in the Account Information and Transactions section. You can:

- Find out your account balance.
- Find out how your payroll contributions are currently allocated among the five funds, and, if you wish, change the allocation of your future contributions (including loan payments and money you transfer into the TSP from other plans).
- Request, change, or cancel an interfund transfer to redistribute your existing account balance.
- Find out your outstanding loan balance.
- Determine the current loan interest rate and the loan amount you are eligible to borrow.
- Change your PIN to 4 digits of your choice.

- Request that certain materials be mailed to you.

If you have both a civilian and a uniformed services account, any transactions you request for one account will not affect the other account.



\* If you have both a civilian and a uniformed services account, you will be taken to the account that is specific to the PIN you entered. If you have customized your PIN to be the same for both accounts, you will be asked which account you wish to access.

## Blocking Access to Your TSP Account

You can block Web site and/or ThriftLine access to your TSP account by speaking to a participant service representative or by writing to the TSP Service Office, National Finance Center, P.O. Box 61500, New Orleans, LA 70161-1500. Include your Social Security number and your date of birth in your letter. If you later wish to reinstate electronic access, you must write to the TSP Service Office.